

DETAILED ACTION

***Continued Examination Under 37 CFR 1.114***

1. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on 3/24/11 has been entered. Claims 1-32, 38, 45-76 are cancelled. Claims 78-79 are new. Claims 33-37, 39-44 and 77-79 are presented for examination.

***Claim Rejections - 35 USC § 103***

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

3. Claims 33, 44, 78, 79 are rejected under 35 U.S.C. 102(e) as being unpatentable by Dunn et al (5,134,564), in view of Boyle et al. (7,451,103), in further view of Simmons (5,093,787).

4. Re claim 33 Dunn et al. disclose a hosting system for hosting one or more clients, comprising:

-a central processing unit (*see e.g. col. 7, lines 19-23- a general purpose computer*);

-a source database to store source data pertaining to a financial account, the source data including at least one source document, the source data exhibiting a source balance (see e.g. col. 7, lines 25-27- *store 2*; col. 3, lines 48-51 – *The second list is typically the customer's own list of records including the checks and other transactions affecting the customer's account balance*. The Examiner notes that the customer is managing his/her account by keeping track of records and balances);

-an application database to store ledger data pertaining to the financial account, the ledger data exhibiting a ledger balance (see e.g. col. 7, lines 23-25 –*store 1*; col. 3, lines 45-48 – *The first list is typically a bank statement including as records checks and other transactions affecting the account balance that have occurred during the accounting period for the bank statement*. The Examiner notes that bank statements include balances); and

-an account reconciliation application executing, using the central processing unit, at the application database to create of reconciliation documents that associate items of the ledger data with corresponding items of the source data pertaining to the financial account (see e.g. col. 6, lines 58-61 – *Once both the customer's and the bank's information, are loaded into the computer, the reconciliation process commences*. See also col. 7, lines 27-30 - *Under control of the controller 11, each of the records R1(r1) is fetched from the store 1 into the register 3 for comparison with each of the records R2(r2) form the L2 list of store*; see also col. 8, lines 57-67 where Check Register List records are highlighted after the reconciliation is performed and tables 7, 8, 9 for reconciliation documents); and determine reconciliation rules to reconcile any

differences between corresponding portions of the source balance and the ledger balance (see e.g. col. 9, lines 30-33- *a set of matching rules that produce 38 different match scores*. The Examiner notes that elements such as date, amount etc.. of each record from L1 are compared to the corresponding elements of the record in L2);

Dunn et al., do not explicitly disclose the reconciliation documents being based in part on reconciliation profiles, the reconciliation profiles determining how the financial account is to be reconciled, by at least, determining how the reconciliation rules and thereby how the source balance and the ledger balance are to be reconciled, the account reconciliation application creating the reconciliation profiles by way of a profile creation screen that enables input of information used to establish the reconciliation profiles, each of the reconciliation profiles having individualized reconciliation rules for reconciliation rules for reconciliation of the financial account.

However, the prior art, Boyle et al., which provides a system and method for centralized automated reconciliation of custody accounts discloses the reconciliation documents being based in part on reconciliation profiles, the reconciliation profiles determining how the financial account is to be reconciled, by at least, determining how the reconciliation rules and thereby how the source balance and the ledger balance are to be reconciled (see e.g. col. 24, lines 63-67, 12-20 -*A Fund Manager Setup aspect of an embodiment of the present invention involves menu options that are accessed by each fund manager to setup data before import and reconciliation of data can be done including, for example, Clients, Accounts, User-Client Mapping, Account Type, Match Groups, Match Group Elements, Match Group Levels, Fund Manager-Security*

*Mapping, Manager Unmatched Display Setup, Bank Unmatched Display Setup, and Matched Display Setup.*

*Referring to FIGS. 37 and 38, the user selects the Mode 396 as one of Automatic 398, Scheduled 400 or Manual 402. For Action 392 as match or import and match, and services like transactions and/or holdings, which are relevant for the matching process, the user selects the Match Option 404 as one of New data only 406, Unmatched data only 408, or All data 410. Service Level selections 412 include Daily 414, Weekly 416, Monthly 418, or Specific 420);*

*-the account reconciliation application creating the reconciliation profiles by way of a profile creation screen that enables input of information used to establish the reconciliation profiles (see e.g. col. 6, lines 57-64; col. 8, lines 55-59, 65-67 – col. 9, line 1, 12-29 -The system and method for an embodiment of the present invention is a menu driven process, for example, in which a user using the GUI defines the criteria for the process and the way in which the process is performed.*

*The system and method for an embodiment of the present invention provides flexibility, for example, in allowing the fund manager 2 to describe the matching criteria in any way that is suitable to the fund manager 2)... the reconciliation process applies to records, such as securities positions, cash positions, securities transactions, and cash transactions. The system of the present invention automatically performs the reconciliation process in a number of steps. For example.....defining matching rules for the records for the fund manager 2 and custodian 4 respectively and matching the records according to the matching rules at S7);*

-each of the reconciliation profiles having individualized reconciliation rules for reconciliation rules for reconciliation of the financial account (see e.g. col. 8, lines 14-22 - *The system enables the fund manager 2 to manipulate the matching criteria for the client account data. The system allows the fund manager 2 to establish the same matching rules across-the-board or different matching rules for positions and for transactions, depending, for example, on the source of the data. The system provides the fund manager 2 the flexibility to establish matching rules to meet the fund manager's particular needs (see also col. 23, lines 59-61 -Fig. 37 -This setup enables the user to view or set scheduler options for import, match, import and match, and archive).*

The Examiner notes that the system allows the fund manager, via the scheduler options, to modify/change rules/procedures before reconciliation.

Therefore, it would have been obvious to a person of ordinary skill in the art, at the time of the invention, to modify Dunn et al., and include the steps cited above, as taught by Boyle et al., in order to provide the reconciliation service with relative ease (see e.g. col. 6, lines 17-18).

Dunn et al., do not explicitly disclose wherein at least one of the reconciliation profiles includes supplementary information that corresponds to a past reconciliation of the financial account, the supplementary information being applied to the reconciliation of the financial account.

Although Boyle et al. discloses that the system allows the user to manipulate the results, to view a historical report, and to enter data to manually match, date and user ID stamp for auditing the unmatched account records (see e.g. col. 13, lines 13-17);

Simmons explicitly discloses wherein at least one of the reconciliation profiles includes supplementary information that corresponds to a past reconciliation of the financial account, the supplementary information being applied to the reconciliation of the financial account (*see e.g. col. 11, lines 63-67 - FIG. 11, step 1507 considers any outstanding deposit from the previous reconciliation that has not resulted in a transit capture deposit at the bank (assuming that a bank day has passed since that previous reconciliation)*).

Therefore, it would have been obvious to a person of ordinary skill in the art, at the time of the invention, to modify the combination of Dunn et al., in view of Boyle et al., and include the steps cited above, as taught by Simmons, in order to facilitate the synchronization of transaction processing while minimizing user intervention (see e.g. col. 11, lines 25-28).

5. Re claim 44, Dunn et al. disclose a hosting system, further comprising a reporting database system to generate reports pertaining to account reconciliation (*see e.g. col. 6, lines 65-67*).

6. Re claim 78, Dunn et al. do not explicitly disclose a hosting system wherein each of the reconciliation profiles are (is) different from each other

However, Boyle et al. disclose a hosting system wherein each of the reconciliation profiles are (is) different from each other (see e.g. col. 8, lines 14-22).

Therefore, it would have been obvious to a person of ordinary skill in the art, at the time of the invention, to modify Dunn et al., and include the step wherein each of the reconciliation profiles are (is) different from each other, as taught by Boyle et al., in order to provide the user the flexibility to establish rules to meet the fund user's particular needs (see e.g. col. 8, lines 20-22).

7. Re claim 79, Dunn et al. do not explicitly disclose a hosting system wherein the reconciliation documents include reconciliation statuses corresponding to different stages in the reconciliation of the financial account

However, Boyle et al. disclose a hosting system wherein the reconciliation documents include reconciliation statuses corresponding to different stages in the reconciliation of the financial account (see e.g. col. 35, lines 6-9 – *RecordStatus field*.

(see also col. 40, lines 24-32 –where An activity log maintained by the system application to track the initiation and completion and in-process status for a number of activities).

Therefore, it would have been obvious to a person of ordinary skill in the art, at the time of the invention, to modify Dunn et al., and include the step wherein the

reconciliation documents include reconciliation statuses corresponding to different stages in the reconciliation of the financial account, as taught by Boyle et al., in order to track different activities affecting processing and workflow.

8. Claims 37, 40, 41, 43 are rejected under 35 U.S.C. 103(a) as being unpatentable over Dunn et al (5,134,564), in view of Boyle et al. (7,451,103), in view of Simmons (5,093,787), in further view of Marcial et al (7,340,421 B1).

9. Re claims 37, 40, 41, 43, the combination of Dunn et al., Boyle et al., and Simmons, does not explicitly disclose a hosting system wherein the application database stores multiple ledger data from multiple different ledgers; wherein the account reconciliation application comprises a collection of server pages to generate web pages used in the creation of the reconciliation documents and a collection of object classes to facilitate reconciliation and review of the reconciliation documents; further comprising one or more web servers to serve the web pages to remote clients; wherein the reconciliation documents can exhibit financial amounts in different currencies.

However, Marcial et al. disclose a hosting system wherein the application database stores multiple ledger data from multiple different ledgers (*see e.g. col. 3, lines 30-32*);

-wherein the account reconciliation application comprises a collection of server pages to generate web pages used in the creation of the reconciliation documents and a



collection of object classes to facilitate reconciliation and review of the reconciliation documents (*see e.g. col. 7, lines 24-38*);

-further comprising one or more web servers to serve the web pages to remote clients (*see e.g. col. 3, line 67, col. 4, lines 29-32*);

-wherein the reconciliation documents can exhibit financial amounts in different currencies (*see e.g. col. 5, lines 23, col. 8, lines 5-8*);

Therefore, it would have been obvious to a person of ordinary skill in the art, at the time of the invention, to modify the combination of Dunn et al., Boyle et al., and Simmons, and include the steps cited above, as taught by Marcial et al., in order to facilitate electronic submission of information using a client system, automated extraction of information and window-based and a flexible system that can provide alternative types of reports in any currency (*see e.g. col. 3, lines 9-12, col. 5, lines 3-5*).

10. Claims 34, 35, 36, 39, 77 are rejected under 35 U.S.C. 103(a) as being unpatentable over Dunn et al (5,134,564), in view of Boyle et al. (7,451,103), in view of Simmons (5,093,787), in further view of Bellinger et al. (6,023,705).

11. Re claims 34, 35, Dunn et al., in view of Boyle et al., do not explicitly disclose a hosting system wherein the source database comprises an image repository to store images of the source documents; wherein the source database comprises a directory to track identity and location of hardcopies of the source documents.

However, Bellinger et al. disclose a hosting system wherein the source database comprises an image repository to store images of the source documents (*see e.g. col. 12, lines 61-63 – The check data and images can be stored in files on DASD*

*for subsequent transmission to a commercial customer*); wherein the source database comprises a directory to track identity and location of hardcopies of the source documents (see e.g. col. 21, lines 45-47 – *The Media Recreate backup Program 410 available from Check Solutions keeps track of the location of the files copied to a specific tape volume*).

Therefore, it would have been obvious to a person of ordinary skill in the art, at the time of the invention to modify Dunn et al., in view of Boyle et al., in further view of Simmons, and include the steps cited above, as taught by Bellinger et al., in order to integrate a more effective storage medium and also provide reliability since images are more difficult to alter (see e.g. col. 12, lines 13-14; col. 8, lines 42-44).

12. Re claims 36, 39, Dunn et al., in view of Boyle et al., in further view of Simmons, do not explicitly disclose a hosting system, wherein the application database stores the reconciliation documents; wherein the application database stores the reconciliation profiles.

However, Bellinger et al. disclose a hosting system, wherein the application database stores the reconciliation documents; wherein the application database stores the reconciliation profiles (see e.g. col. 8, lines 62-65; col. 9, lines 1-10).

Therefore, it would have been obvious to a person of ordinary skill in the art, at the time of the invention to modify Dunn et al., in view of Boyle et al., in further view of Simmons, and include the steps cited above, as taught by Bellinger et al., in

order to provide each partner/subsidiary with the most current records without constantly to have exchange the same information (see e.g. col. 8, lines 5-6).

13. Re claim 77, Dunn et al. disclose a system wherein the reconciliation profiles define how the financial account is to be reconciled by association only a portion of the items of the ledger data and the corresponding items of source data pertaining to the financial account with a particular reconciliation profile (see e.g. col. 9, lines 30-33- *a set of matching rules; see also col. 7-10 – reconciliation process*. The Examiner notes that elements such as date, amount of each record from L1 are compared to the corresponding elements of the record in L2).

14. Claim 42 is rejected under 35 U.S.C. 103(a) as being unpatentable over Dunn et al (5,134,564 A), in view of Boyle et al. (7,451,103), in view of Simmons (5,093,787), in view of Marcial et al (7,340,421 B1), in further view of Ashcroft et al. (7,346,667 B2).

15. Re claim 42, Dunn et al., in view of Boyle et al., in further view of Simmons, in further view of Marcial et al. do not explicitly disclose a hosting system wherein the web pages present content written in different languages.

However, Ashcroft et al. disclose a hosting system wherein the web pages present content written in different languages (see e.g. col. 10, lines 21 -36).

Therefore, it would have been obvious to a person of ordinary skill in the art, at the time of the invention to modify the combination of Dunn et al., Boyle et al.,

Simmons, and Marcial et al. and include the steps cited above, as taught by Ashcroft et al., in order to broaden the system.

*Response to Arguments*

16. Applicant's arguments filed on 3/24/2011 have been fully considered but they are not moot in view of the new grounds of rejection.

*Conclusion*

17. Any inquiry concerning this communication or earlier communications from the examiner should be directed to LUNA CHAMPAGNE whose telephone number is (571)272-7177. The examiner can normally be reached on Monday - Friday 8:30 - 5:00.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Florian Zeender can be reached on (571) 272-6790. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Luna Champagne/  
Examiner, Art Unit 3627

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